

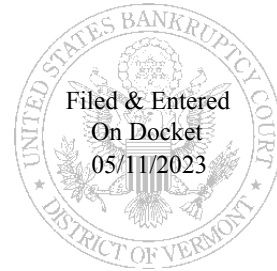
**UNITED STATES BANKRUPTCY COURT
DISTRICT OF VERMONT**

In re: LISA A. TRACY

Debtor

) Case No.: 19-10355

) Chapter 13



**ORDER DETERMINING THAT THE DEBTOR HAS CURED ALL PRE-PETITION MORTGAGE
DEFAULTS AND IS CURRENT POST-PETITION ON MORTGAGE PAYMENTS TO U.S.
BANK TRUST NATIONAL ASSOCIATION, AS TRUSTEE OF THE IGLOO SERIES IV
TRUST/SN SERVICING CORPORATION, THROUGH SEPTEMBER 2022**

Upon motion of the Chapter 13 Trustee pursuant to Fed.Rules Bankr.Proc. Rule 3002.1
(h), for an order determining that the debtor in this case is current on their mortgage payments
to *SN Servicing Corporation*. Service of the motion and notice having been given to the
mortgagee, debtor, and debtor's attorney, and based upon the representations made at the
hearing held on March 10, 2023,

NOW THEREFORE,

IT IS ORDERED AND DETERMINED AS FOLLOWS:

(1) the debtor has cured, by mortgage modification, any mortgage arrearage or default
existing on the date that this bankruptcy case was filed;

(2) the debtor, by their payments through the Office of the Chapter 13 Trustee, has
made all payments due through September 1, 2022, including all monthly payments and
any other charges or amounts due under their mortgage to *SN Servicing Corporation*:

(3) the debtor's first post-bankruptcy mortgage payment made directly by the debtors to
the mortgagee was due October 1, 2022;

(4) the mortgagee shall be precluded from disputing that the debtor is current (as set forth
herein) in any other proceeding as of September 2022;

(5) the mortgagee is enjoined from taking any action with respect to the debtor's mortgage account which is inconsistent with the debtor's status as being current in their mortgage payments, including but not limited to, the assessment, listing, noticing or billing of charges, fees or expenses on the debtor's account, during the term of the Plan which have not been properly noticed and paid by the trustee.

May 11, 2023
Burlington, Vermont



Hon. Heather Z. Cooper
United States Bankruptcy Judge